

**United States Bankruptcy Court  
Northern District of Illinois, Eastern Division**

**Voluntary Petition**

Name of Debtor (if individual, enter Last, First, Middle): Franco, Frank J.		Name of Joint Debtor (Spouse) (Last, First, Middle): Franco, Dawn J.	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): None		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): None	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3490		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 4270	
Street Address of Debtor (No. and Street, City, and State) 1740 Kings Gate Lane Crystal Lake, IL		Street Address of Joint Debtor (No. and Street, City, and State) 1740 Kings Gate Lane Crystal Lake, IL	
		ZIPCODE 60014	ZIPCODE 60014
County of Residence or of the Principal Place of Business: Kane		County of Residence or of the Principal Place of Business: Kane	
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):	
		ZIPCODE	ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above):			
<b>Type of Debtor</b> (Form of Organization) (Check one box)		<b>Nature of Business</b> (Check one box)	
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/>		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)	
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13	
		<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. §101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts	
<b>Filing Fee</b> (Check one box)		<b>Chapter 11 Debtors</b>	
<input checked="" type="checkbox"/> Full Filing Fee attached  <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business as defined in 11 U.S.C. § 101(51D) <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000	
		<b>Check all applicable boxes</b>	
		<input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes, in accordance with 11 U.S.C. § 1126(b).	
<b>Statistical/Administrative Information</b>			
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.			
<b>THIS SPACE IS FOR COURT USE ONLY</b>			
<b>Estimated Number of Creditors</b>			
<input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1000-5000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000			
<b>Estimated Assets</b>			
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
<b>Estimated Liabilities</b>			
<input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Document	Page 2 of 79 Name of Debtor(s): Frank J. Franco & Dawn J. Franco
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed:	NONE	Case Number:	Date Filed:
Location Where Filed:	N.A.	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: Four Seasons Heating & Cooling, Inc.	Case Number: 08-01601	Date Filed: 1/25/2008	
District: Northern District of Illinois	Relationship: Corporation	Judge: Manuel Barbosa	
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X _____	Signature of Attorney for Debtor(s) _____ Date _____
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input checked="" type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes)			
<input type="checkbox"/> Landlord has a judgment for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment) _____			
(Address of landlord) _____			
<input type="checkbox"/> Debtor claims that under applicable non bankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).			

**B1 (Official Form 1) (1/08)****Voluntary Petition***(This page must be completed and filed in every case)***Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Frank J. Franco

Signature of Debtor

**X** /s/ Dawn J. Franco

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 25, 2008

Date

**Signature of Attorney\*****X** /s/ Richard T. Jones

Signature of Attorney for Debtor(s)

**RICHARD T. JONES 6184629**

Printed Name of Attorney for Debtor(s)

Jones &amp; Hart Law Offices

Firm Name

138 Cass Street

Address

Post Office Box 1693 Woodstock, Illinois 60098

(815) 334-8220

Telephone Number

April 25, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

**Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, 2) I prepared this document for compensation, and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. § 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois, Eastern Division

In re Frank J. Franco & Dawn J. Franco  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

**Official Form 1, Exh. D (10/06) – Cont.**

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* \_\_\_\_\_

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**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Frank J. Franco  
FRANK J. FRANCO

Date: April 25, 2008

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois, Eastern Division

In re Frank J. Franco & Dawn J. Franco  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

**Official Form 1, Exh. D (10/06) – Cont.**

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* \_\_\_\_\_

---

**If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Joint Debtor: /s/ Dawn J. Franco  
DAWN J. FRANCO

Date: April 25, 2008

In re Frank J. Franco & Dawn J. Franco  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1740 Kings Gate Crystal Lake, IL	Joint tenancy	J	399,000.00	364,811.00
56 East End-Commercial Building Gilberts, IL	Joint tenancy	J	500,000.00	165,000.00
Total ►			899,000.00	

(Report also on Summary of Schedules.)

In re Frank J. Franco & Dawn J. Franco  
**Debtor**

Case No. \_\_\_\_\_  
**(If known)**

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

<b>TYPE OF PROPERTY</b>	<b>N O N E</b>	<b>DESCRIPTION AND LOCATION OF PROPERTY</b>	<b>HUSBAND, WIFE, JOINT OR COMMUNITY</b>	<b>CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION</b>
1. Cash on hand.	X		J	0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Citibank	J	650.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Savings accou nt Harris Bank	J	
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous household goods and furnishings Debtors' possession	J	1,730.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous books and pictures Debtors' possession	J	15.00
6. Wearing apparel.		Necessary wearing apparel Debtors' possession	J	200.00
7. Furs and jewelry.		Miscellaneous jewelry Miscellaneous jewelry	J	300.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

In re Frank J. Franco & Dawn J. Franco  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Pension	H	63,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in 4 Seasons Heating & Cooling	W	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

**In re Frank J. Franco & Dawn J. Franco  
Debtor**

**Case No.**

(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Frank J. Franco & Dawn J. Franco  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)       Check if debtor claims a homestead exemption that exceeds \$136,875.  
 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1740 Kings Gate	(Husb)735 I.L.C.S 5§12-901 (Wife)735 I.L.C.S 5§12-901	15,000.00 15,000.00	399,000.00
Checking account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	0.00 0.00	0.00
Savings account	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	325.00 325.00	650.00
Miscellaneous household goods and furnishings	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	865.00 865.00	1,730.00
Miscellaneous books and pictures	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	7.50 7.50	15.00
Necessary wearing apparel	(Husb)735 I.L.C.S 5§12-1001(a) (Wife)735 I.L.C.S 5§12-1001(a)	100.00 100.00	200.00
Miscellaneous jewelry	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	150.00 150.00	300.00
Computer	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	25.00 25.00	50.00
Pension	(Husb)735 I.L.C.S 5§12-1006	63,000.00	63,000.00
2004 Chevrolet Silverado	(Husb)735 I.L.C.S 5§12-1001(b) (Husb)735 I.L.C.S 5§12-1001(c) (Wife)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(c)	100.00 2,400.00 100.00 2,400.00	5,000.00
2004 Honda Dirtbike	(Husb)735 I.L.C.S 5§12-1001(b) (Wife)735 I.L.C.S 5§12-1001(b)	750.00 750.00	1,500.00
Miscellaneous equipment & tools	(Husb)735 I.L.C.S 5§12-1001(c) (Husb)735 I.L.C.S 5§12-1001(d)	500.00 1,500.00	2,000.00

**B6D (Official Form 6D) (12/07)**In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 354059			Lien: Second mortgage Security: 1740 Kingsgate Lane, Crystal Lake, IL				243,000.00	0.00
Castle Bank 141 W. Lincoln Hwy Dekalb, IL 60115			VALUE \$ 399,000.00					
ACCOUNT NO.			Lien: Real estate taxes Security: 56 East End Dr., Gilberts, IL				5,000.00	0.00
Kane County Collector 719 S. Batavia Geneva, IL 60134			VALUE \$ 500,000.00					
ACCOUNT NO. 5201303913			Lien: Line of Credit Security: 56 East End Dr., Gilberts, IL				2,100.00	0.00
LaSalle Bank 1355 LaSalle Street Chicago, IL 60603			VALUE \$ 500,000.00					

1 continuation sheets attached

Subtotal (Total of this page)	\$ 250,100.00	\$ 0.00
Total (Use only on last page)	\$	\$

(Report also on  
Summary of Schedules) (If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data.)

**B6D (Official Form 6D) (12/07) – Cont.**

**In re** Frank J. Franco & Dawn J. Franco,  
**Debtor**

**Case No.** \_\_\_\_\_

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			Lien: Mortgage-commercial building Security: 56 East End Dr., Gilberts, IL				165,000.00	0.00
LaSalle Bank 1355 LaSalle Street Chicago, Illinois 60603			VALUE \$ 500,000.00					
ACCOUNT NO.			Lien: Mortgage Security: 56 East End Dr., Gilberts, IL				Notice Only	Notice Only
LaSalle Bank c/o Ruff, Weidenaar & Reidy 222 N. LaSalle Street, #700 Chicago, Illinois 60601			VALUE \$ 500,000.00					
ACCOUNT NO. 510329194			Lien: PMSI in vehicle < 910 days Security: 2003 Dutch Star motor home				110,713.00	30,713.00
US Bank Post Office Box 790409 St. Louis, MO 63179-0409			VALUE \$ 80,000.00					
ACCOUNT NO. 3073200424			Lien: Mortgage Security: 1740 Kingsgate Lane, Crystal Lake, IL				121,811.00	0.00
Wells Fargo Home Mortgage Bankruptcy Department 3476 State View Blvd. Fort Mill, South Carolina 29715			VALUE \$ 399,000.00					
ACCOUNT NO.			VALUE \$					

Sheet no. 1 of 1 continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

Subtotal (s) ➤ \$ 397,524.00 \$ 30,713.00

(Total(s) of this page) **Total(s)** \$ 647,624.00 \$ 30,713.00

(Use only on last page) **377,824.00** **30,715.00**  
(Report also on **Summary of Schedules**) **(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)**

B6E (Official Form 6E) (12/07)

In re Frank J. Franco & Dawn J. Franco,  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

**B6E (Official Form 6E) (12/07) - Cont.**

In re Frank J. Franco & Dawn J. Franco,  
Debtor Case No. \_\_\_\_\_  
(if known)

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

**Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

**Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**B6F (Official Form 6F) (12/07)**In re Frank J. Franco & Dawn J. Franco,  
**Debtor**Case No. \_\_\_\_\_  
**(If known)****SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  A Warehouse on Wheels Post Office Box 39 Lamont, IL 60439		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.  A+ Printing 920 Second Avenue Rockford, IL 61104		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.  A-1 Repair, Inc. 45 S. Maple Street Elgin, Illinois 60123		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.  A.J. Gallagher Two Pierce Place Itasca, IL 60143		Consideration: Personal liability for corporate debt				Unknown
Subtotal ➤						\$ 0.00
Total ➤						\$

36 continuation sheets attached

Subtotal ➤ \$ 0.00  
Total ➤ \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
ABC Supply 29W581 North Ave. West Chicago, IL 60185						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Able Distributors Attn: Danny Blier 4506 Highpoint Rd. McHenry, IL 60050						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
ADP 100 Northwest Point Blvd Elk Grove Village, IL 60007						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
ADT Security Services Post Office Box 371967 Pittsburgh, PA 15250						Notice Only
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Alberto Flores, Sr. 10463 Casselberry lane Huntley, IL 60142						553.00
Sheet no. <u>1</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 553.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
All Power Equipment Repair Post Office Box 6294 Elgin, IL 60123					Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Allegra Print & Imaging 909 Davis Road Elgin, IL 60123					Unknown
ACCOUNT NO. 5407 4001 3095 3631		Consideration: Credit card debt-Personal liability for corporate debt			
Amalgamated Bank Post Office Box 1106 Chicago, IL 60690					17,000.00
ACCOUNT NO. 3717 551243 31000		Consideration: Credit card debt			
American Express Customer Service Post Office Box 7863 Ft. Lauderdale, FL 33329-7863					25,500.00
ACCOUNT NO. 3732 7865578 1004		Consideration: Credit card debt-Personal liability for corporate debt			
American Express Customer Service Post Office Box 7863 Ft. Lauderdale, FL 33329-7863					Unknown
Sheet no. <u>2</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal ►		\$ 42,500.00
			Total ►		\$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3717551243310		Consideration: Credit card debt-Personal liability for corporate debt				
American Express Customer Service Post Office Box 7863 Ft. Lauderdale, FL 33329-7863						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Anchor Towing 90 East Street Crystal Lake, IL 60014						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Answercall 24 438 W. Terra Cotta Avenue Crystal Lake, IL 60014						Unknown
ACCOUNT NO.		Consideration: Services rendered-Personal liability for corporate debt				
AT&T Attn: Bankruptcy Department Post Office Box 57907 Murray, UT 84157						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Barb Peters 10452 Casselberry Lane Huntley, IL 60142						780.00
Sheet no. <u>3</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 780.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Barnett Brass 1000 Stevenson Street, #101 Roselle, IL 60172						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Belden Press 1082 National Pkwy Schaumburg, IL 60173						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
BM Welding Service 341 Factory Rd. Addison, IL 60101						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Borhart, Spellmeyer & Co. Attn: Steve Garrels 2205 Point Blvd., #160 Elgin, IL 60123						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Boughton Trucking & Material 11746 S. Naperville-Plainfield Plainfield, IL 60544						Unknown
Sheet no. <u>4</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Brent E. Hamachek Marks & Assoc. 4239 Terri Lyn Lane Northbrook, IL 60062						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Brock Tool Company 1475 Louis Avenue Elk Grove Village, IL 60007						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Bushnell, Inc. 3270 Eagle Way Chicago, IL 60678						Notice Only
ACCOUNT NO. 4036 4750 0146 9315		Consideration: Credit card debt-Personal liability for corporate debt				
Business Card Post Office Box 15710 Wilmington, DE 19886						22,000.00
ACCOUNT NO. 5178 0573 0117 1935		Consideration: Credit card debt-Personal liability for corporate debt				
Capital One 1957 Westmoreland Road Post Office Box 26094 Richmond, VA 23260-6094						16,600.00
Sheet no. <u>5</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 38,600.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				59,049.42
Capitol Indemnity Corp. c/o Phoenix Management Solutions 10000 North 31st Ave., #C-301 Phoenix, AZ 85051						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Central Furnace Supply Attn: Tony/Mike Ruble 1100 Shore Road Naperville, IL 60553						
ACCOUNT NO. 10519215085512		Consideration: Personal liability for corporate debt				Unknown
Chase Automotive Finance Bankruptcy Department 900 Stewart Avenue, 4th Fl. Garden City, NY 11530-4855						
ACCOUNT NO. 10317514593108		Consideration: Personal liability for corporate debt				Unknown
Chase Automotive Finance Bankruptcy Department 900 Stewart Avenue, 4th Fl. Garden City, NY 11530-4855						
ACCOUNT NO. 10302112213804		Consideration: Personal liability for corporate debt				Unknown
Chase Automotive Finance Bankruptcy Department 900 Stewart Avenue, 4th Fl. Garden City, NY 11530-4855						
Sheet no. <u>6</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 59,049.42
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 10302017492404			Consideration: Personal liability for corporate debt				
Chase Automotive Finance Bankruptcy Department 900 Stewart Avenue, 4th Fl. Garden City, NY 11530-4855							Unknown
ACCOUNT NO. 10301012463501			Consideration: Personal liability for corporate debt				
Chase Automotive Finance Bankruptcy Department 900 Stewart Avenue, 4th Fl. Garden City, NY 11530-4855							Unknown
ACCOUNT NO. 5366 1410 2401 0504			Consideration: Credit card debt				
Chase Card Service Post Office Box 15129 Wilmington, DE 19850-5129							224.00
ACCOUNT NO. 4246 3151 4206 9002			Consideration: Credit card debt-Personal liability for corporate debt				
Chase Card Service Post Office Box 15129 Wilmington, DE 19850-5129							24,000.00
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Chicago Furnace 4929 Lincoln Ave. Lisle, IL 60532							Unknown
Sheet no. <u>7</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ► \$ 24,224.00
							Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Chicago JM Plumbers Local 130 1340 W. Washington Blvd. Chicago, IL 60607							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Chicago Journeyman Plumbers 130 1340 W. Washington Blvd. Chicago, IL 60607							0.00
ACCOUNT NO. 271272108274			Consideration: Personal liability for corporate debt				
Citizens Auto Finance Post Office Box 42115 Providence, RI 02940-2115							Unknown
ACCOUNT NO. 2712721082754			Consideration: Personal liability for corporate debt				
Citizens Auto Finance Post Office Box 42115 Providence, RI 02940-2115							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
CM Systems 1516 S. Brentwood Blvd., #102 St. Louis, MO 63144							Unknown
Sheet no. <u>8</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ► \$ 0.00
							Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
CNH Capital Dept. CH 10460 Palatine, IL 60055						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Columbia Pipe & Supply 1209 Payshpere Circle Chicago, IL 60674						Unknown
ACCOUNT NO. 8185733026		Consideration: Services rendered-Personal liability for corporate debt				
ComEd Attn.: Revenue Management 2100 Swiss Drive Oak Brook, Illinois 60523						Unknown
ACCOUNT NO. 20073		Consideration: Personal liability for corporate debt				
Connor Company Attn: Jason Long 1015 W. Lake Street Aurora, IL 60506						Unknown
ACCOUNT NO. FOU100		Consideration: Personal liability for corporate debt				
Control'd Engineering Supply Co. 299 Roosevelt Rd. Glen Ellyn, IL 60137						3,500.00
Sheet no. <u>9</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 3,500.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Control'd Engineering Supply Co. c/o Peregrine, Stime, et al 221 E. Illinois Street, Box 564 Wheaton, IL 60189-0564						Notice Only
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Country Gas Co. 4010 Highway 14 Crystal Lake, IL 60014						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Crawford Supply 1958 Paysphere Circle Chicago, IL 60674						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Custom Concrete Cutting 6818 Waterford Dr. McHenry, IL 60050						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Darlene Ringa 906 Woodbridge Dr. Cary, IL 60013						1,512.00
Sheet no. <u>10</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 1,512.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Dave Paddock 1617 Jennifer Lane McHenry, IL 60050						1,040.00
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Discount Muffler & Brake 857 Wise Road Schaumburg, IL 60193						Unknown
ACCOUNT NO. 7696		Consideration: Personal liability for corporate debt				
Discount Tire Co. Post Office Box 29851 Phoenix, AZ 85038						Unknown
ACCOUNT NO. 6011 0079 8014 4207		Consideration: Credit card debt-Personal liability for corporate debt				
Discover Financial Services Post Office Box 8003 Hilliard, Ohio 43026						6,200.00
ACCOUNT NO. 168278		Consideration: Personal liability for corporate debt				
Equipment Depot of IL 2545 Northwest Pkwy Elgin, IL 60124						Unknown
Sheet no. <u>11</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 7,240.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. GPXDWG  Excel Telecommunications Post Office Box 219046 Kansas City, MO 64121-9046		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 10812  Excelsior Mfg & Supply Co. 135 S. LaSalle, Dept. 1846 Chicago, IL 60674		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 3699363929  Exxon/Mobil Post Office Box 103031 Roswell, Georgia 30076		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. WDIL1639  Fastenal Company 11915 Industrial Heights Dr. Woodstock, IL 60098		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 227040076  Federal Express Post Office Box 1140, Dept. A Memphis, TN 38101-1140		Consideration: Personal liability for corporate debt				Unknown
Sheet no. <u>12</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Ferguson 4558 Collections Center Dr. Chicago, IL 60693							Unknown
ACCOUNT NO. 5329 0206 8606 0066			Consideration: Credit card debt-Personal liability for corporate debt				22,000.00
FIA Card Services Post Office Box 15726 Wilmington, DE 19886-5726							
ACCOUNT NO. 5329 0206 8683 1331			Consideration: Credit card debt-Personal liability for corporate debt				15,200.00
FIA Card Services Post Office Box 15726 Wilmington, DE 19886-5726							
ACCOUNT NO. 5329 0206 8060 0055			Consideration: Personal liability for corporate debt				Unknown
FIA Card Services Post Office Box 15726 Wilmington, DE 19886-5726							
ACCOUNT NO. 5329 0206 8606 5329-020			Consideration: Personal liability for corporate debt				Unknown
FIA Card Services Post Office Box 15726 Wilmington, DE 19886-5726							
Sheet no. <u>13</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ► \$ 37,200.00
							Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0859279002		Consideration: Personal liability for corporate debt				
Fifth Third Bank Cust. Ser. Dept./Mail Drop 1090G1 38 Fountain Square Plaza Cincinnati, OH 45263						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
First National Bank of Marengo 11700 Route 47 Huntley, IL 60142						Unknown
ACCOUNT NO. 91116542		Consideration: Personal liability for corporate debt				
First Supply Post Office Box 8124 Madison, WI 53708						Unknown
ACCOUNT NO. 99123987182		Consideration: Personal liability for corporate debt-various trucks				
Ford Motor Credit Company 1901 N. Roselle Rd, #610 Schaumburg, Illinois 60195-3184						12,878.49
ACCOUNT NO. F198889		Consideration: Personal liability for corporate debt				
Fort Dearborn Life Insurance 1020 31st Street Downers Grove, IL 60515						Unknown
Sheet no. <u>14</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 12,878.49
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Four Seasons & Hearing & Air c/o James Hanrath 191 N. Wacker Dr., #1800 Chicago, IL 60606						Unknown
ACCOUNT NO. 40706859		Consideration: Personal liability for corporate debt				
Fox Valley Internet, Inc. 2585 Millennium Dr., #6 Elgin, IL 60124						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Frank & Eleanor Franco 5307 Autumn Way Johnsburg, IL 60050						535,000.00
ACCOUNT NO. 290640		Consideration: Personal liability for corporate debt				
G & S Supply 35340 Eagle Way Chicago, IL 60678						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
G.W. Berkheimer Attn: John Bailey 4100 Albany Street McHenry, IL 60050						Unknown
Sheet no. <u>15</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 535,000.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 01-FSHC01  Generation X Technologies 10757 Wolf Drive Huntley, IL 60142		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 88000321054  Global Payments Systems 7240 Parkway Dr., #400 Hanover, MD 21076		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 154 912 8197 13  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Auto lease agreement				Unknown
ACCOUNT NO. 024908800826  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				14,429.59
ACCOUNT NO. 024908088192  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				15,523.61
Sheet no. <u>16</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 29,953.20
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 024908301016  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				14,427.89
ACCOUNT NO. 024909175675  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				10,479.61
ACCOUNT NO. 154902318224  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				1,493.36
ACCOUNT NO. 024909952243  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				22,625.22
ACCOUNT NO. 154902827241  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				Unknown
Sheet no. <u>17</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 49,026.08
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 024909833411  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				14,843.36
ACCOUNT NO. 024910610258  GMAC Post Office Box 2150 Greeley, CO 80632-2150		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 846297216  Grainger Post Office Box 481246 Niles, IL 60714		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.  Greg Bochnick N1373 Thistle Rd. Genoa City, WI 53128		Consideration: Personal liability for corporate debt				781.06
ACCOUNT NO.  Grundy Bank Post Office Box 520 Morris, IL 60450		Consideration: Personal liability for corporate debt				Unknown
Sheet no. <u>18</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 15,624.42
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 133180		Consideration: Personal liability for corporate debt				Unknown
Gustave A. Larson Post Office Box 68-3006 Milwaukee, WI 53268						
ACCOUNT NO. BJ5811		Consideration: Personal liability for corporate debt				Unknown
Harleysville Insurance 355 Maple Avenue Harleysville, PA 19438						
ACCOUNT NO. P98889		Consideration: Personal liability for corporate debt				Unknown
Healthcare Service Corp. Post Office Box 1186 Chicago, IL 60690						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Hinckley Spring Water Company Post Office Box 1888 Bedford Park, IL 60499-1888						
ACCOUNT NO. Multiple accounts		Consideration: Personal liability for corporate debt				Unknown
Home Depot Monogram Credit Card Bk of GA 7840 Roswell Rd., Bldg. 100, #210 Atlanta, Georgia 30350						
Sheet no. <u>19</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Hunn Signs 642 E. Chicago Street Elgin, IL 60120		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.  Huntley Collision Center 11914 W. Main Street Huntley, IL 60142		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.  Hyphen Solutions Post Office Box 849936 Dallas, TX 75284		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 40368  IDM Group 541 Northgate Pkwy Wheeling, IL 60090		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.  IL Business Solutions 2808 Centre Drive Downers Grove, IL 60515		Consideration: Personal liability for corporate debt				Unknown
Sheet no. <u>20</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ <u>0.00</u>
						Total ► \$ <u></u>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Undistry Advancement Fund				
Industry Advancement Fund 31855 N. US Highway 12 Volo, IL 60073							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Jackson/Lewis 320 W. Ohio Street, #500 Chicago, IL 60610							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Jay T. Jurcenko 872 Northshore Dr. Crystal Lake, IL 60014							502.01
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
John Smarzewski 627 Ryan Lane, #3 Dundee, IL 60118							1,108.69
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Johnson & Bell 55 E. Monroe, #4100 Chicago, IL 60603							Unknown
Sheet no. <u>21</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ► \$ 1,610.70
							Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 15857		Consideration: Personal liability for corporate debt				Unknown
Johnstone Supply 3358 Pyramid Dr. Rockford, IL 61109		Consideration: Industry Advancement Fund				Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Joint Apprenticeship Committee Fund 31855 N. US Highway 12 Volo, IL 60073		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO. 6035		Consideration: Personal liability for corporate debt				Unknown
Joseph D. Foreman & Co. 28102 W. Industrial Ave. Barrington, IL 60010		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Kennedy Productions 1208 Lisle Place Lisle, IL 60532		Consideration: Personal liability for corporate debt				Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Labels & Decals Inter 300 Fontier Way Bensenville, IL 60106		Consideration: Personal liability for corporate debt				Unknown
Sheet no. <u>22</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal ►	\$	0.00	
			Total ►	\$		

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
LaSalle Bank 135 S. LaSalle Street Chicago, IL 60603							2,100,000.00
ACCOUNT NO. EO1759 & EO7638			Consideration: Personal liability for corporate debt				
Lennox Industries, Inc. 699 Regency Drive Glendale Heights, IL 60139							Unknown
ACCOUNT NO. E07638			Consideration: Personal liability for corporate debt				
Lennox Industries, Inc. Post Office Box 910549 Dallas, TX 75391-0549							124,275.31
ACCOUNT NO.			Consideration: EO1759 & EO7638				
M & A Precision Truck Repair 1480 Imroff Dr. Lake in the Hills, IL 60156							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
M. Wagner & Son 2321 Foster Wheeling, IL 60090							Unknown
Sheet no. <u>23</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal ► \$ 2,224,275.31
							Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
			DISPUTED		
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Marks & Associates 802 Woodleigh Avenue Highland Park, IL 60035					Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Mary DeFrancisco 102 N. Greenfield Ave. Crystal Lake, IL 60014					1,245.24
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Matt Demuth's Excavating 23009 W. Milton Rd. Mundelein, IL 60060					Unknown
ACCOUNT NO.		Consideration: Legal services-Personal liability for corporate debt			
McCabe & Hogan Attn: Daniel P. Hogan 19 S. Bothwell St., #200 Palatine, IL 60067					8,055.61
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Medinah Metals 333 E. Lake Street Bloomgdale, IL 60108					Unknown
Sheet no. <u>24</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal ►	\$	9,300.85
			Total ►	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Mike Flannigan 863 Plymouth Lane Island Lake, IL 60042						1,213.07
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
MV Fiberglass Service 5548 S. Neva Ave. Chicago, IL 60638						Unknown
ACCOUNT NO. C120848		Consideration: Personal liability for corporate debt				
National Construction Rentals Post Office Box 4503 Pacoima, CA 91333						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
National Fiberglass Post Office Box 475 Crystal Lake, IL 60039						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
National Plumbing & Heating Supply Post Office Box 475 Crystal Lake, IL 60014						Unknown
Sheet no. <u>25</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 1,213.07
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
New England Business Serv. 500 Main Street Gronton, MA 01471						Unknown
ACCOUNT NO. 5065726002		Consideration: Personal liability for corporate debt				
Nicor Post Office Box 2020 Aurora, Illinois 60507-2020						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
North States Steel 811 Eagle Drive Bensenville, IL 60106						Notice Only
ACCOUNT NO. 6411		Consideration: Personal liability for corporate debt				
Northwest News Group Post Office Box 250 Crystal Lake, IL 60039						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Nu-Ware 205 E. Butterfield Rd. Elmhurst, IL 60126						Notice Only
Sheet no. <u>26</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0000452		Consideration: Personal liability for corporate debt				108,455.99
Nucomfort Supply, Inc. 500 Windy Point Dr. Glendale Heights, IL 60139						
ACCOUNT NO. 452		Consideration: Personal liability for corporate debt				Unknown
Nucomfort Supply, Inc. 500 Windy Point Dr. Glendale Heights, IL 60139						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Official Heating & Cooling 1401 North Drive McHenry, IL 60050						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Pipe Fitters Local 597 221 N. LaSalle Street, #3400 Chicago, Illinois 60601						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Pipefitters Local 597 221 N. LaSalle Street, #3400 Chicago, IL 60601						
Sheet no. <u>27</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 108,455.99
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 17344540863		Consideration: Personal liability for corporate debt				Unknown
Pitney Bowes Post Office Box 5065 Shelton, CT 06484						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Unknown
Plumbers & Pipefitters Local 422 2114 I 80 S. Frontage Rd. Joliet, IL 60436						
ACCOUNT NO. PA12405		Consideration: Personal liability for corporate debt				Unknown
Plumbers Access Post Office Box 51485 Ontario, CA 91761						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				260,000.00
Plumbers Local 93 31855 N. US Hwy 12 Volo, IL 60073						
ACCOUNT NO.		Consideration: Personal liability for corporate debt				Notice Only
Plumbers Local 93 c/o Johnson & Krol, LLC 208 S. LaSalle Street, #1602 Chicago, IL 60604						

Sheet no. 28 of 36 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority ClaimsSubtotal ► \$ 260,000.00  
Total ► \$(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Plumbers Local Union 93 Pension Fund 31855 N. US Highway 12 Volo, IL 60073					Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Plumbers Local Union 93 Retirment Account Fund 31855 N. US Highway 12 Volo, IL 60073					Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Plumbers Local Union 93 Health & Welfare Fund 31855 N. US Highway 12 Volo, IL 60073					Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Plumbers-Pipefitters Local 501 1295 Butterfield Rd. Aurora, IL 60502					Unknown
ACCOUNT NO. 4188		Consideration: Personal liability for corporate debt			
Porter Pipe & Supply 35049 Eagle Way Chicago, IL 60676					Unknown
Sheet no. <u>29</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal ►	\$ <u>0.00</u>
				Total ►	\$ <u></u>

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Precision Sharpening 546 Cookkane Avenue Elgin, IL 60120						Unknown
ACCOUNT NO. 120		Consideration: Personal liability for corporate debt				
Pride Construction Co. 1119 W. Algonquin Rd. Lake in the Hills, IL 60156						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Pro-Fastening Systems, Inc. 44 E. University Dr. Arlington Heights, IL 60004						Unknown
ACCOUNT NO. 20073 & 591182		Consideration: Personal liability for corporate debt				
Pro-Power 1684 Reliable Pkwy Chicago, IL 60686						Unknown
ACCOUNT NO. 7244		Consideration: Personal liability for corporate debt				
Ralph Helm 36W710 Foothill Rd. Elgin, IL 60123						Unknown
Sheet no. <u>30</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Ray Schrieber Disposal Co. 11N435 Stonecrest Ct Elgin, IL 60123						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Redi-Weld & Manufacturing 8711 Pyott Rd. Lake in the Hills, IL 60156						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Risk Mgmt Ass'n of Res. Const. c/o David H. Levitt 222 N. LaSalle Street, #300 Chicago, IL 60601						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Safeco Insurance Co. Post Office Box 11223 Tacoma, WA 98411						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Schrocks Towing, Inc. Post Office Box 995 Dundee, IL 60118						Unknown
Sheet no. <u>31</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 200338		Consideration: Personal liability for corporate debt				
Schulhof Company 4243 N. Honore St. Chicago, IL 60613						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Seabright Insurance co. 13038 Collective Center Dr. Chicago, IL 60693						Unknown
ACCOUNT NO.		Consideration: Legal services-Personal liability for corporate debt				
Shaw Gussis 321 N. Clark Stret, #800 Chicago, IL 60610						30,000.00
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Sheet Metal Workers Local 265 205 Alexandra Way Carol Stream, IL 60188						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Sheet Metal Workers Local 73 4500 Roosevelt Rd. Hillside, IL 60162						Notice Only
Sheet no. <u>32</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 30,000.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Sheet Metal Workers National 601 N. Fairfax Street, #500 Alexandria, VA 22314						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Sid Harvey Industries 605 Locust Street Garden City, NY 11530						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Sound Billing Post Office Box 620130 Middleton, WI 53562						Unknown
ACCOUNT NO. 924701517		Consideration: Personal liability for corporate debt				
Sprint PCS Customer Care Post Office Box 8077 London, KY 40742						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
State Disbursement Unit Post Office Box 5400 Carol Stream, IL 60197						Unknown
Sheet no. <u>33</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM
			DISPUTED		
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Sterling Supply, Inc., 4900 Lincoln Ave., Rte 53 Lisle, IL 60532					Unknown
ACCOUNT NO. 4157 & 41570		Consideration: Personal liability for corporate debt			
Temperature Equipment Corp. 17725 Bolbrecht Lansing, IL 60438					1,130,000.00
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
Temperature Equipment Corp. c/o William H. Hrabak, Jr., Attorney 835 McClinton Dr., 2nd Fl. Burr Ridge, IL 60527					Notice Only
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
The Horton Group 10320 Orland Prkwy Orland Park, IL 60467					Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt			
TMJ Fastners Post Office Box 361 LaFox, IL 60147					Unknown
Sheet no. <u>34</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal ►	\$ 1,130,000.00	
			Total ►	\$	

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Tower Show Productions 800 Roosevelt Rd., #B, Ste. 414 Glen Ellyn, IL 60137						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
United Pipe & Supply 420 N. Industrial Dr. Bradley, IL 60915						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Universal Heating & Supplies 325 W. Laura Dr. Addison, IL 60101						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
US Bank Post Office Box 790409 St. Louis, MO 63179-0409						Unknown
ACCOUNT NO.		Consideration: Personal liability for corporate debt				
Valley Commercial Capital 1455 Valley Road Wayne, NJ 07470						Unknown
Sheet no. <u>35</u> of <u>36</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal ► \$ 0.00
						Total ► \$

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See instructions above.)</i>	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Verizon Wireless Bankruptcy Dept. Post Office Box 3397 Bloomington, IL 61702							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Wagner Office Solutions 1595 Highpoint Dr. Elgin, IL 60123							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
WM. F. Meyer 300 S. McLean Blvd., Unit Q Elgin, IL 60123							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
Wramsco 4925 Indiana Ave., #100 Lisle, IL 60532							Unknown
ACCOUNT NO.			Consideration: Personal liability for corporate debt				
York International Post Office Box 905578 Charlotte, NC 28290							Unknown

Sheet no. 36 of 36 continuation sheets attached  
to Schedule of Creditors Holding Unsecured  
Nonpriority Claims

Subtotal ➤	\$ 0.00
Total ➤	\$ 4,622,496.53

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

In re Frank J. Franco & Dawn J. Franco

Case No.

Debtor

(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
GMAC Post Office Box 2150 Greeley, CO 80632-2150	Auto lease agreement for GM Acadia with monthly payments of \$525.00

In re Frank J. Franco & Dawn J. Franco  
**Debtor**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

## B6I (Official Form 6I) (12/07)

In re Frank J. Franco &amp; Dawn J. Franco

Debtor

Case

(if known)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son, daughter	
	AGE(S): 14 years, 11 years	
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	Unemployed	Unemployed
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 0.00	\$ 0.00
2. Estimated monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	<b>\$ 0.00</b>	<b>\$ 0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify: _____)	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$ 0.00</b>	<b>\$ 0.00</b>
6.. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$ 0.00</b>	<b>\$ 0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify) _____	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income(D)Unemployment comp. (S)Unemployment comp. (Specify) _____	\$ 1,629.00	\$ 2,214.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$ 1,629.00</b>	<b>\$ 2,214.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	<b>\$ 1,629.00</b>	<b>\$ 2,214.00</b>
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)		<b>\$ 3,843.00</b>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

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In re Frank J. Franco & Dawn J. Franco

**Debtor**

Case No.

(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,340.00
a. Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
2. Utilities: a. Electricity and heating fuel	\$ 300.00
b. Water and sewer	\$ 42.00
c. Telephone	\$ 60.00
d. Other <u>Disposal/cable/cell/internet</u>	\$ 120.00
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 400.00
5. Clothing	\$ 0.00
6. Laundry and dry cleaning	\$ 0.00
7. Medical and dental expenses	\$ 15.00
8. Transportation (not including car payments)	\$ 100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 100.00
b. Life	\$ 100.00
c. Health	\$ 52.00
d. Auto	\$ 100.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Real estate taxes</u>	\$ 833.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 530.00
b. Other <u>Second mortgage</u>	\$ 2,100.00
c. Other <u>Mobile home</u>	\$ 860.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other	\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)	\$ 7,052.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I (Includes spouse income of \$2,214.00. See Schedule I)	\$ 3,843.00
b. Average monthly expenses from Line 18 above	\$ 7,052.00
c. Monthly net income (a. minus b.)	\$ -3,209.00
	(Net includes Debtor/Spouse combined Amounts)

**B6 Summary (Official Form 6 - Summary) (12/07)**

**United States Bankruptcy Court**  
Northern District of Illinois, Eastern Division

Frank J. Franco & Dawn J. Franco

In re

Case No.

Debtor

Chapter 7

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

**AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 899,000.00		
B - Personal Property	YES	3	\$ 154,445.00		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 647,624.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	37		\$ 4,622,496.53	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,843.00
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 7,052.00
<b>TOTAL</b>		50	\$ 1,053,445.00	\$ 5,270,120.53	

**United States Bankruptcy Court**  
Northern District of Illinois, Eastern Division

In re Frank J. Franco & Dawn J. Franco  
Debtor

Case No. \_\_\_\_\_

Chapter 7**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ N.A.
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ N.A.
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ N.A.
Student Loan Obligations (from Schedule F)	\$ N.A.
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ N.A.
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ N.A.
TOTAL	\$ N.A.

**State the Following:**

Average Income (from Schedule I, Line 16)	\$ N.A.
Average Expenses (from Schedule J, Line 18)	\$ N.A.
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	\$ N.A.

**State the Following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ N.A.
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ N.A.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ N.A.
4. Total from Schedule F		\$ N.A.
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ N.A.

Frank J. Franco & Dawn J. Franco

In re \_\_\_\_\_  
**Debtor**

Case No. \_\_\_\_\_  
**(If known)**

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 52 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 25, 2008

Signature: /s/ Frank J. Franco  
Debtor:

Date April 25, 2008

Signature: /s/ Dawn J. Franco  
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,  
of Bankruptcy Petition Preparer

Social Security No.  
(Required by 11 U.S.C. § 110.)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Address

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date \_\_\_\_\_

Signature: \_\_\_\_\_

[Print or type name of individual signing on behalf of debtor.]

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois, Eastern Division

In Re Frank J. Franco & Dawn J. FrancoCase No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2008(db) 0.00 None	FY: 01/01/08 to 03/31/08
2007(db) 262,982.00 Joint income from employment	FY: 01/01/07 to 12/31/07
2006(db)	

2008(jdb)

2007(jdb)

2006(jdb)

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2008(db)	Unemployment compensation
(db)	
2008(jdb)	Unemployment compensation
(jdb)	

**3. Payments to creditors**

None

*Complete a. or b., as appropriate, and c.*

*a. Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

*b. Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None



c. *All debtors:* List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
LaSalle National Bank vs. 4 Seasons Heating & Cooling, Frank & Dawn Franco	Foreclosure	Cook County, IL	Pending
Board of Trustees of the Plumbers' Local Union No. 93 UA vs. Dawn Franco; Case No.: 08CV373	Civil Action	Northern District of IL, Eastern Div.	Judgment rendered in favor of Plaintiff
Temperature Equipment Corp vs. Franco; Case No.:08CH11541	Complaint for reformation, breach of contract	Cook County, IL	Pending
Control'd Engineering Supply Co. vs. Franco; Case No.:08SC1019	Small claims	DuPage County, IL	Pending

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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**6. Assignments and Receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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**7. Gifts**

None  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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Richard & Brenda Stagg 2/28/08 23413 Snuff Valley, Cary, IL;  
Relationship: None Proceeds \$79,400.00

- 
- b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

None



NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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**11. Closed financial accounts**

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Sites**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18. Nature, location and name of business**

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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Four Seasons  
Heating & Cooling

Gilberts, IL

Heating & Cooling

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



NAME	ADDRESS
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**[Questions 19 - 25 are not applicable to this case]**

\* \* \* \* \*

*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 25, 2008 Signature /s/ Frank J. Franco  
Signature of Debtor FRANK J. FRANCO

Date April 25, 2008 Signature /s/ Dawn J. Franco  
Signature of Joint Debtor DAWN J. FRANCO

0 continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §152 and 3571*

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**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.*

Address

X \_\_\_\_\_ Date \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.*

In re Frank J. Franco & Dawn J. Franco,  
DebtorCase No. \_\_\_\_\_  
Chapter 7**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION***[Check each applicable box]*

- We have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- We have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- We intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be Reaffirmed pursuant to 11 U.S.C. § 524(c)
1740 Kings Gate	Wells Fargo Home Mtg.		✓		✓
1740 Kings Gate	Castle Bank		✓		✓
56 East End-Commercial Bui...	LaSalle Bank	✓			
2003 Newman/Dutch Steer m...	US Bank	✓			
Description of Leased Property					
	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			
NONE					

Date: April 25, 2008

/s/ Frank J. Franco

Signature of Debtor FRANK J. FRANCO

Date: April 25, 2008

/s/ Dawn J. Franco

Signature of Joint Debtor DAWN J. FRANCO

**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and required under 11U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110(c).)

*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal responsible person or partner who signs this document.*

---

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. §156.*

A.J. Gallagher  
Two Pierce Place  
Itasca, IL 60143

ABC Supply  
29W581 North Ave.  
West Chicago, IL 60185

Able Distributors  
Attn: Danny Blier  
4506 Highpoint Rd.  
McHenry, IL 60050

ADP  
100 Northwest Point Blvd  
Elk Grove Village, IL 60007

ADT Security Services  
Post Office Box 371967  
Pittsburgh, PA 15250

Alberto Flores, Sr.  
10463 Casselberry lane  
Huntley, IL 60142

All Power Equipment Repair  
Post Office Box 6294  
Elgin, IL 60123

Allegra Print & Imaging  
909 Davis Road  
Elgin, IL 60123

Amalgamated Bank  
Post Office Box 1106  
Chicago, IL 60690

American Express  
Customer Service  
Post Office Box 7863  
Ft. Lauderdale, FL 33329-7863

Anchor Towing  
90 East Street  
Crystal Lake, IL 60014

Answercall 24  
438 W. Terra Cotta Avenue  
Crystal Lake, IL 60014

AT&T  
Attn: Bankruptcy Department  
Post Office Box 57907  
Murray, UT 84157

Barb Peters  
10452 Casselberry Lane  
Huntley, IL 60142

Barnett Brass  
1000 Stevson Street, #101  
Roselle, IL 60172

Belden Press  
1082 National Pkwy  
Schaumburg, IL 60173

BM Welding Service  
341 Factory Rd.  
Addison, IL 60101

Borhart, Spellmeyer & Co.  
Attn: Steve Garrels  
2205 Point Blvd., #160  
Elgin, IL 60123

Boughton Trucking & Material  
11746 S. Naperville-Plainfield  
Plainfield, IL 60544

Brent E. Hamachek  
Marks & Assoc.  
4239 Terri Lyn Lane  
Northbrook, IL 60062

Brock Tool Company  
1475 Louis Avenue  
Elk Grove Village, IL 60007

Bushnell, Inc.  
3270 Eagle Way  
Chicago, IL 60678

Business Card  
Post Office Box 15710  
Wilmington, DE 19886

Capital One  
1957 Westmoreland Road  
Post Office Box 26094  
Richmond, VA 23260-6094

Capitol Indemnity Corp.  
c/o Phoenix Management Solutions  
10000 North 31st Ave., #C-301  
Phoenix, AZ 85051

Castle Bank  
141 W. Lincoln Hwy  
Dekalb, IL 60115

Central Furnace Supply  
Attn: Tony/Mike Ruble  
1100 Shore Road  
Naperville, IL 60553

Chase Automotive Finance  
Bankruptcy Department  
900 Stewart Avenue, 4th Fl.  
Garden City, NY 11530-4855

Chase Card Service  
Post Office Box 15129  
Wilmington, DE 19850-5129

Chicago Furnace  
4929 Lincoln Ave.  
Lisle, IL 60532

CM Systems  
1516 S. Brentwood Blvd., #102  
St. Louis, MO 63144

CNH Capital  
Dept. CH 10460  
Palatine, IL 60055

Columbia Pipe & Supply  
1209 Payshpere Circle  
Chicago, IL 60674

ComEd  
Attn.: Revenue Management  
2100 Swiss Drive  
Oak Brook, Illinois 60523

Connor Company  
Attn: Jason Long  
1015 W. Lake Street  
Aurora, IL 60506

Control'd Engineering Supply Co.  
299 Roosevelt Rd.  
Glen Ellyn, IL 60137

Control'd Engineering Supply Co.  
c/o Peregrine, Stime, et al  
221 E. Illinois Street, Box 564  
Wheaton, IL 60189-0564

Country Gas Co.  
4010 Highway 14  
Crystal Lake, IL 60014

Crawford Supply  
1958 Paysphere Circle  
Chicago, IL 60674

Custom Concrete Cutting  
6818 Waterford Dr.  
McHenry, IL 60050

Darlene Ringa  
906 Woodbridge Dr.  
Cary, IL 60013

Dave Paddock  
1617 Jennifer Lane  
McHenry, IL 60050

Discount Muffler & Brake  
857 Wise Road  
Schaumburg, IL 60193

Discount Tire Co.  
Post Office Box 29851  
Phoenix, AZ 85038

Discover Financial Services  
Post Office Box 8003  
Hilliard, Ohio 43026

Equipment Depot of IL  
2545 Northwest Pkwy  
Elgin, IL 60124

Excel Telecommunications  
Post Office Box 219046  
Kansas City, MO 64121-9046

Excelsior Mfg & Supply Co.  
135 S. LaSalle, Dept. 1846  
Chicago, IL 60674

Exxon/Mobil  
Post Office Box 103031  
Roswell, Georgia 30076

Fastenal Company  
11915 Industrial Heights Dr.  
Woodstock, IL 60098

Federal Express  
Post Office Box 1140, Dept. A  
Memphis, TN 38101-1140

Ferguson  
4558 Collections Center Dr.  
Chicago, IL 60693

FIA Card Services  
Post Office Box 15726  
Wilmington, DE 19886-5726

Fifth Third Bank  
Cust. Ser. Dept./Mail Drop 1090G1  
38 Fountain Square Plaza  
Cincinnati, OH 45263

First National Bank of Marengo  
11700 Route 47  
Huntley, IL 60142

First Supply  
Post Office Box 8124  
Madison, WI 53708

Ford Motor Credit Company  
1901 N. Roselle Rd, #610  
Schaumburg, Illinois 60195-3184

Fort Dearborn Life Insurance  
1020 31st Street  
Downers Grove, IL 60515

Four Seasons & Hearing & Air  
c/o James Hanrath  
191 N. Wacker Dr., #1800  
Chicago, IL 60606

Fox Valley Internet, Inc.  
2585 Millennium Dr., #6  
Elgin, IL 60124

Generation X Technologies  
10757 Wolf Drive  
Huntley, IL 60142

Global Payments Systems  
7240 Parkway Dr., #400  
Hanover, MD 21076

GMAC  
Post Office Box 2150  
Greeley, CO 80632-2150

Grainger  
Post Office Box 481246  
Niles, IL 60714

Greg Bochnick  
N1373 Thistle Rd.  
Genoa City, WI 53128

Grundy Bank  
Post Office Box 520  
Morris, IL 60450

Gustave A. Larson  
Post Office Box 68-3006  
Milwaukee, WI 53268

Harleysville Insurance  
355 Maple Avenue  
Harleysville, PA 19438

Healthcare Service Corp.  
Post Office Box 1186  
Chicago, IL 60690

Hinckley Spring Water Company  
Post Office Box 1888  
Bedford Park, IL 60499-1888

Home Depot  
Monogram Credit Card Bk of GA  
7840 Roswell Rd., Bldg. 100, #210  
Atlanta, Georgia 30350

Hunn Signs  
642 E. Chicago Street  
Elgin, IL 60120

Huntley Collision Center  
11914 W. Main Street  
Huntley, IL 60142

Hyphen Solutions  
Post Office Box 849936  
Dallas, TX 75284

IDM Group  
541 Northgate Pkwy  
Wheeling, IL 60090

IL Business Solutions  
2808 Centre Drive  
Downers Grove, IL 60515

Industry Advancement Fund  
31855 N. US Highway 12  
Volo, IL 60073

Jackson/Lewis  
320 W. Ohio Street, #500  
Chicago, IL 60610

Jay T. Jurcenko  
872 Northshore Dr.  
Crystal Lake, IL 60014

John Smarzewski  
627 Ryan Lane, #3  
Dundee, IL 60118

Johnson & Bell  
55 E. Monroe, #4100  
Chicago, IL 60603

Johnstone Supply  
3358 Pyramid Dr.  
Rockford, IL 61109

Joint Apprenticeship Committee Fund  
31855 N. US Highway 12  
Volo, IL 60073

Joseph D. Foreman & Co.  
28102 W. Industrial Ave.  
Barrington, IL 60010

Kane County Collector  
719 S. Batavia  
Geneva, IL 60134

Kennedy Productions  
1208 Lisle Place  
Lisle, IL 60532

Labels & Decals Inter  
300 Fontier Way  
Bensenville, IL 60106

LaSalle Bank  
135 S. LaSalle Street  
Chicago, IL 60603

LaSalle Bank  
1355 LaSalle Street  
Chicago, IL 60603

LaSalle Bank  
1355 LaSalle Street  
Chicago, Illinois 60603

M & A Precision Truck Repair  
1480 Imroff Dr.  
Lake in the Hills, IL 60156

M. Wagner & Son  
2321 Foster  
Wheeling, IL 60090

Marks & Associates  
802 Woodleigh Avenue  
Highland Park, IL 60035

Mary DeFrancisco  
102 N. Greenfield Ave.  
Crystal Lake, IL 60014

Matt Demuth's Excavating  
23009 W. Milton Rd.  
Mundelein, IL 60060

McCabe & Hogan  
Attn: Daniel P. Hogan  
19 S. Bothwell St., #200  
Palatine, IL 60067

Medinah Metals  
333 E. Lake Street  
Bloomngdale, IL 60108

Mike Flannigan  
863 Plymouth Lane  
Island Lake, IL 60042

MV Fiberglass Service  
5548 S. Neva Ave.  
Chicago, IL 60638

National Construction Rentals  
Post Office Box 4503  
Pacoima, CA 91333

National Fiberglass  
Post Office Box 475  
Crystal Lake, IL 60039

National Plumbing & Heating Supply  
Post Office Box 475  
Crystal Lake, IL 60014

New England Business Serv.  
500 Main Street  
Gronton, MA 01471

Nicor  
Post Office Box 2020  
Aurora, Illinois 60507-2020

North States Steel  
811 Eagle Drive  
Bensenville, IL 60106

Northwest News Group  
Post Office Box 250  
Crystal Lake, IL 60039

Nu-Ware  
205 E. Butterfield Rd.  
Elmhurst, IL 60126

Nucomfort Supply, Inc.  
500 Windy Point Dr.  
Glendale Heights, IL 60139

Official Heating & Cooling  
1401 North Drive  
McHenry, IL 60050

Pipe Fitters Local 597  
221 N. LaSalle Street, #3400  
Chicago, Illinois 60601

Pipefitters Local 597  
221 N. LaSalle Street, #3400  
Chicago, IL 60601

Pitney Bowes  
Post Office Box 5065  
Shelton, CT 06484

Plumbers & Pipefitters Local 422  
2114 I 80 S. Frontage Rd.  
Joliet, IL 60436

Plumbers Access  
Post Office Box 51485  
Ontario, CA 91761

Plumbers Local 93  
31855 N. US Hwy 12  
Volo, IL 60073

Plumbers Local 93  
c/o Johnson & Krol, LLC  
208 S. LaSalle Street, #1602  
Chicago, IL 60604

Plumbers Local Union 93  
Pension Fund  
31855 N. US Highway 12  
Volo, IL 60073

Plumbers Local Union 93  
Retirment Account Fund  
31855 N. US Highway 12  
Volo, IL 60073

Plumbers Local Union 93  
Health & Welfare Fund  
31855 N. US Highway 12  
Volo, IL 60073

Plumbers-Pipefitters Local 501  
1295 Butterfield Rd.  
Aurora, IL 60502

Pro-Fastening Systems, Inc.  
44 E. University Dr.  
Arlington Heights, IL 60004

Pro-Power  
1684 Reliable Pkwy  
Chicago, IL 60686

Ralph Helm  
36W710 Foothill Rd.  
Elgin, IL 60123

Ray Schrieber Disposal Co.  
11N435 Stonecrest Ct  
Elgin, IL 60123

Redi-Weld & Manufacturing  
8711 Pyott Rd.  
Lake in the Hills, IL 60156

Risk Mgmt Ass'n of Res. Const.  
c/o David H. Levitt  
222 N. LaSalle Street, #300  
Chicago, IL 60601

Safeco Insurance Co.  
Post Office Box 11223  
Tacoma, WA 98411

Schrocks Towing, Inc.  
Post Office Box 995  
Dundee, IL 60118

Schulhof Company  
4243 N. Honore St.  
Chicago, IL 60613

Seabright Insurance co.  
13038 Collective Center Dr.  
Chicago, IL 60693

Shaw Gussis  
321 N. Clark Stret, #800  
Chicago, IL 60610

Sheet Metal Workers Local 265  
205 Alexandra Way  
Carol Stream, IL 60188

Sheet Metal Workers Local 73  
4500 Roosevelt Rd.  
Hillside, IL 60162

Sheet Metal Workers National  
601 N. Fairfax Street, #500  
Alexandria, VA 22314

Sid Harvey Industries  
605 Locust Street  
Garden City, NY 11530

Sound Billing  
Post Office Box 620130  
Middleton, WI 53562

Sprint PCS  
Customer Care  
Post Office Box 8077  
London, KY 40742

State Disbursement Unit  
Post Office Box 5400  
Carol Stream, IL 60197

Sterling Supply, Inc.,  
4900 Lincoln Ave., Rte 53  
Lisle, IL 60532

Temperature Equipment Corp.  
17725 Bolbrecht  
Lansing, IL 60438

Temperature Equipment Corp.  
c/o William H. Hrabak, Jr., Attorney  
835 McClintock Dr., 2nd Fl.  
Burr Ridge, IL 60527

The Horton Group  
10320 Orland Prkwy  
Orland Park, IL 60467

TMJ Fastners  
Post Office Box 361  
LaFox, IL 60147

Tower Show Productions  
800 Roosevelt Rd., #B,  
Ste. 414  
Glen Ellyn, IL 60137

United Pipe & Supply  
420 N. Industrial Dr.  
Bradley, IL 60915

Universal Heating & Supplies  
325 W. Laura Dr.  
Addison, IL 60101

US Bank  
Post Office Box 790409  
St. Louis, MO 63179-0409

Valley Commercial Capital  
1455 Valley Road  
Wayne, NJ 07470

Verizon Wireless Bankruptcy Dept.  
Post Office Box 3397  
Bloomington, IL 61702

Wagner Office Solutions  
1595 Highpoint Dr.  
Elgin, IL 60123

York International  
Post Office Box 905578  
Charlotte, NC 28290

**UNITED STATES BANKRUPTCY COURT  
Northern District of Illinois, Eastern Division**

In re Frank J. Franco & Dawn J. Franco,  
Debtor Case No. \_\_\_\_\_  
Chapter 7 \_\_\_\_\_

**VERIFICATION OF LIST OF CREDITORS**

I hereby certify under penalty of perjury that the attached List of Creditors which consists of 6 pages, is true, correct and complete to the best of my knowledge.

Date	<u>April 25, 2008</u>	Signature of Debtor	<u>/s/ Frank J. Franco</u> <u>FRANK J. FRANCO</u>
Date	<u>April 25, 2008</u>	Signature of Joint Debtor	<u>/s/ Dawn J. Franco</u> <u>DAWN J. FRANCO</u>

United States Bankruptcy Court  
Northern District of Illinois, Eastern Division

In re Frank J. Franco & Dawn J. Franco

Case No. \_\_\_\_\_

Chapter 7

Debtor(s)

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 1,800.00

Prior to the filing of this statement I have received ..... \$ 1,800.00

Balance Due ..... \$ 0.00

2. The source of compensation paid to me was:

Debtor       Other (specify) \_\_\_\_\_

3. The source of compensation to be paid to me is:

Debtor       Other (specify) \_\_\_\_\_

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

April 25, 2008

Date

/s/ Richard T. Jones

Signature of Attorney

Jones & Hart Law Offices

Name of law firm